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Attorney Docket No.
2069-3-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Sang-Woo Lee
Serial No: 09/871,330
Filed: May 30, 2001
For: CREDIT CARD TRANSACTION
AUTHENTICATION SYSTEM AND METHOD USING
MOBILE TERMINAL

Art Unit: 2661

Examiner:

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to:
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Date of Deposit

Amit Sheth

Name

Amit Sheth

Signature

11/02/01

Date

REPLY TO NOTICE

BOX FEE
Assistant Commissioner for Patents
U.S. Patent and Trademark Office
Washington, D.C. 20231

Dear Sir:

In response to Notice of Incomplete Reply (Nonprovisional), Formalities Letter
Confirmation No. 1187, enclosed herein, please find enclosed the amended Abstract not
exceeding 150 words or less in length commencing on a separate sheet per 37 C.F.R. §
1.72(b).

Respectfully submitted,

LEE & HONG P.C.

Date: November 2, 2001

By:

Amit Sheth

Amit Sheth

Registration No. P-50,176

Jonathan Y. Kang

Registration No. 38,199

Attorneys for Applicant(s)

221 N. Figueroa Street, 11th Floor
Los Angeles, California 90012
Telephone: 213-250-7780
Facsimile: 213-250-8150



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| APPLICATION NUMBER | FILING/RECEIPT DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NUMBER |
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| 09/871,330 | 05/30/2001 | Sang-Woo Lee | 2069-3-03 |

CONFIRMATION NO. 1187

FORMALITIES LETTER



Jonathan Y. Kang, Esq.
Lee & Hong P.C.
11th Floor
221 N. Figueroa Street
Los Angeles, CA 90012-2601

Date Mailed: 10/24/2001

NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)

Filing Date Granted

The U.S. Patent and Trademark Office has received your reply on 09/24/2001 to the Notice to File Missing Parts (Notice) mailed 08/02/2001 and it has been entered into the nonprovisional application. The reply, however, does not include the following items required in the Notice.

The period of reply remains as set forth in the Notice. You may, however, obtain EXTENSIONS OF TIME under the provisions of 37 CFR 1.136 (a) accompanied by the appropriate fee (37 CFR 1.17(a)).

A complete reply must be timely filed to prevent ABANDONMENT of the above-identified application.

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Abstract must be on a separate sheet.

*A copy of this notice **MUST** be returned with the reply.*


Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE